

United States Bankruptcy Court  
Southern District of GeorgiaIn re:  
Evadne M Ford  
DebtorCase No. 18-10033-SDB  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 113J-1

User: ctardiff  
Form ID: 309IPage 1 of 2  
Total Noticed: 50

Date Rcvd: Jan 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2018.

db  
 7049826 +Evadne M Ford, 120 E Watkins Street, Augusta, GA 30901-1748  
 7049827 +AU Health, PO Box 2306, Augusta, Georgia 30903-2306  
 7049829 +Augusta Physicians Group, PO Box 660827, Dallas, Texas 75266-0827  
 7049832 +Buchanan Auto Sales, 105 Edgefield Road, N Augusta, SC 29841-2423  
 7049833 +Charming Shoppes, PO Box 856044, Louisville, KY 40285-6044  
 7049834 +Check Advance, 1694 Knox Avenue, N Augusta, SC 29841-4020  
 7049834 +Citifinancial, PO Box 70918, Charlotte, NC 28272-0918  
 7049839 +Durham & Durham, 5665 New Northside Drive, Ste 510, Atlanta, Georgia 30328-4649  
 7049842 +GA Regents Med Assoc, PO Box 96153, Oklahoma City, OK 73143-6153  
 7049844 +GMAC, c/o McCullough Payne & Haan, 171 17th Street NW, Ste 975, Atlanta, GA 30363-1032  
 7049846 +Medical Data Systems, 645 Walnut Street, Ste 5, Gadsden, Alabama 35901-4173  
 7049850 +Nationwide Recovery, PO Box 8005, Cleveland, Ohio 37320-8005  
 7049851 Pay Day Your Way, 509-A Georgia Avenue, N Augusta, SC 29841  
 7049852 +Pioneer Credit, Attn: Servicing Agent/Officer, 1235 Walton Way, Augusta, GA 30901-2141  
 7049855 +RJM Acquisitions, PO Box 1160, Syosset, NY 11791-0489  
 7049859 ++SUNSET FINANCE CO LLC, 510 MOUNTAIN VIEW DRIVE, SUITE 500, SENECA SC 29672-2145  
 (address filed with court: Sunset Finance, Attn: Servicing Agent/Officer, 107 N Oak Street, Seneca, SC 29678)  
 7049857 +Sortis Financial, PO Box 4869, Dept 446, Houston, TX 77210-4869  
 7049858 +Southern Mgmt Corp, Attn: Servicing Agent/Officer, PO Box 1947, Greenville, SC 29602-1947  
 7049860 +The Money Tree, Attn: Servicing Agent/Officer, 114 S Broad Street, Bainbridge, GA 39817-3614  
 7049862 +Titlemax, 3018 Peach Orchard Road, Augusta, GA 30906-3506  
 7049863 +Trinity, PO Box 100808, Atlanta, Georgia 30384-0808  
 7049865 +University Health, 620 13th Street, Augusta, Georgia 30901-1008  
 7049866 +University Hospital, PO Box 2345, Augusta, GA 30903-2345

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: mcelroymagruder@aol.com Jan 10 2018 18:42:07 Angela McElroy-Magruder,  
 Claey's, McElroy-Magruder & Kitchens, 512 Telfair Street, Augusta, GA 30901  
 tr +E-mail/Text: 341notices@chp13aug.org Jan 10 2018 18:42:26 Huon Le, P.O. Box 2127,  
 Augusta, GA 30903-2127  
 ust +E-mail/Text: ustregion21.sv.ecf@usdoj.gov Jan 10 2018 18:42:30 Office of the U. S. Trustee,  
 Johnson Square Business Center, 2 East Bryan Street, Ste 725, Savannah, GA 31401-2638  
 7049824 +EDI: AFNIRECOVERY.COM Jan 10 2018 18:43:00 Afni Inc, PO Box 3097,  
 Bloomington, Illinois 61702-3097  
 7049825 +EDI: ACCE.COM Jan 10 2018 18:43:00 Asset Acceptance, PO Box 2036,  
 Warren, Michigan 48090-2036  
 7049828 +E-mail/Text: bankruptcies@mcbs.com Jan 10 2018 18:43:08 Brown & Radiology, PO Box 3845,  
 Augusta, Georgia 30914-3845  
 7049830 +EDI: CAPIO.COM Jan 10 2018 18:43:00 Capiro Partners, 2222 Texoma Pkwy, Ste 150,  
 Sherman, Texas 75090-2481  
 7049831 +EDI: CAPONEAUTO.COM Jan 10 2018 18:43:00 Capital One Auto Finance, 3905 Dallas Pkwy,  
 Dallas, TX 75093-7892  
 7049835 +EDI: WABK.COM Jan 10 2018 18:43:00 Colonial Finance, Attn: Servicing Agent/Officer,  
 1151 Broad Street, Augusta, Ga 30901-1183  
 7049836 +EDI: CBS7AVE Jan 10 2018 18:43:00 Direct Charge, PO Box 740933, Dallas, TX 75374-0933  
 7049837 +EDI: RESURGENT.COM Jan 10 2018 18:43:00 Doctors Hospital, c/o Resurgent Capital Services,  
 PO Box 1927, Greenville, SC 29602-1927  
 7049838 +EDI: HCA2.COM Jan 10 2018 18:43:00 Doctors Hospital, PO Box 740766,  
 Cincinnati, Ohio 45274-0766  
 7049840 +EDI: RESURGENT.COM Jan 10 2018 18:43:00 Eay Bay Funding, c/o Resurgent Capital Services,  
 PO Box 288, Greenville, SC 29602-0288  
 7049841 +E-mail/Text: bankruptcy@southstatebank.com Jan 10 2018 18:43:06 GA Bank & Trust,  
 PO Box 15367, Augusta, GA 30919-5367  
 7049843 +EDI: CBS7AVE Jan 10 2018 18:43:00 Ginnys, PO Box 740933, Dallas, TX 75374-0933  
 7049845 +EDI: CBS7AVE Jan 10 2018 18:43:00 GrandPointe, PO Box 740933, Dallas, TX 75374-0933  
 7049847 +EDI: CBS7AVE Jan 10 2018 18:43:00 Midnight Velvet, 1112 7th Avenue,  
 Monroe, Wisconsin 53566-1364  
 7049849 +E-mail/Text: cd@musicarts.com Jan 10 2018 18:43:00 Music & Arts, 4626 Wedgewood Blvd,  
 Frederick, MD 21703-7159  
 7049848 +E-mail/Text: cd@musicarts.com Jan 10 2018 18:43:00 Music & Arts, 4626 Wedgewood Blvd,  
 Frederick, MD 21703-7159  
 7049853 +EDI: Q3G.COM Jan 10 2018 18:43:00 Quantum3 Group, c/o Galaxy Portfolios, PO Box 788,  
 Kirkland, WA 98083-0788  
 7049854 +E-mail/Text: bhill@augustaga.gov Jan 10 2018 18:42:41 Richmond County Tax Comm,  
 535 Telfair Street, Ste 100, Augusta, Georgia 30901-2372  
 7049856 +EDI: CBS7AVE Jan 10 2018 18:43:00 Seventh Avenue, PO Box 740933, Dallas, TX 75374-0933  
 7049861 Fax: 912-629-1539 Jan 10 2018 19:07:40 Titlemax, 15 Bull Street, #200,  
 Savannah, Georgia 31401  
 7049864 +E-mail/Text: EBankruptcy@UCFS.NET Jan 10 2018 18:43:22 United Consumer Finance,  
 865 Bassett Road, Westlake, OH 44145-1194  
 7049869 E-mail/Text: legal\_bankruptcy@badcock.com Jan 10 2018 18:42:09 WS Badcock Corp,  
 Attn: Servicing Agent/Officer, PO Box 232, Mulberry, FL 33860

District/off: 113J-1

User: ctardiff  
Form ID: 309I

Page 2 of 2  
Total Noticed: 50

Date Rcvd: Jan 10, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

7049867 +EDI: WFFC.COM Jan 10 2018 18:43:00 Wells Fargo DS, PO Box 25341,  
Santa Ana, CA 92799-5341  
7049868 +EDI: WABK.COM Jan 10 2018 18:43:00 World Accept Corp, Attn: Servicing Agent/Officer,  
PO Box 6429, Greenville, SC 29606-6429

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 12, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2018 at the address(es) listed below:

Angela McElroy-Magruder on behalf of Debtor Evadne M Ford mcelroymagruder@aol.com  
Huon Le notices@chpl3aug.org  
Office of the U. S. Trustee Ustpreregion21.sv.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	<b>Evadne M Ford</b>	Social Security number or ITIN	<b>xxx-xx-2774</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Southern District of Georgia</b>	Date case filed for chapter	<b>13 1/9/18</b>
Case number:	<b>18-10033-SDB</b>		

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Evadne M Ford	
<b>2. All other names used in the last 8 years</b>	aka Evadne M Steed, aka Evadne Steed Ford, aka Estate of Margaret E Steed	
<b>3. Address</b>	120 E Watkins Street Augusta, GA 30901	
<b>4. Debtor's attorney</b> Name and address	Angela McElroy-Magruder Claeys, McElroy-Magruder & Kitchens 512 Telfair Street Augusta, GA 30901	Contact phone 706-724-6000 Email: mcelroymagruder@aol.com
<b>5. Bankruptcy trustee</b> Name and address	Huon Le P.O. Box 2127 Augusta, GA 30903	Contact phone 706-724-1039
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Federal Justice Center 600 James Brown Blvd P.O. Box 1487 Augusta, GA 30903	Hours open Mon-Fri 8:30AM-5:00PM Contact phone 706-823-6000 Date: 1/10/18

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>February 6, 2018 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Federal Justice Center – Plaza Bldg, 600 James Brown Blvd – 341 Mtg Rm, Augusta, GA 30901</b>
*** Valid photo identification required ***		
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>   <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </div> <div> <b>Filing deadline: 4/9/18</b> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>   <b>Deadline for governmental units to file a proof of claim:</b> </div> <div> <b>Filing deadline: 3/20/18</b>   <b>Filing deadline: 7/9/18</b> </div> </div> <hr/> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div> <b>Deadline to object to exemptions:</b>  The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors </div> </div>	
<b>9. Filing of plan</b>	A copy of the plan will be sent to you in a separate mailing. The hearing on confirmation will be held on: <b>3/5/18, at 09:00 AM, Location: Federal Justice Center, Plaza Bldg, 600 James Brown Blvd (9th St), Augusta, GA 30901</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

**ADDITIONAL COURT SPECIFIC INFORMATION.**

<b>ID Required at Meeting of Creditors</b>	Debtor's photo ID and Social Security Card must be presented at the Meeting of Creditors.
<b>11 USC 521(i) Automatic Dismissal Deadline</b>	45 days after the filing of the petition
<b>Objections to Confirmation</b>	Objections to Confirmation including Objections to Debtor(s) Motions to Avoid a Lien or Motions to Value Collateral, must be filed with the Clerk not later than seven (7) days before the hearing to consider confirmation of a plan, unless the Court orders otherwise. Objections shall be timely served on the Trustee, debtor, and debtor's counsel. At confirmation, parties with standing to appear and be heard will be limited to debtors, the Trustee, creditors who timely filed and served an objection, and counsel for any of the above. Objections shall state succinctly, but with particularity, the statutory or case law basis for the objection.
<b>Dismissal or Conversion at Confirmation Hearing</b>	At the confirmation hearing, the Court will determine whether the debtor's plan can be confirmed. If confirmation is denied, the Court may, after considering the facts and circumstances of the case at the confirmation hearing, on its own motion or on motion of any party in interest, dismiss the case, dismiss the case with prejudice, or order that the case be converted to Chapter 7. For cause, the Court may grant such motion at the confirmation hearing without further notice.
<b>Filing a Proof of Claim</b>	Creditors are now able to file Proof of Claim forms for all chapters electronically. A CM/ECF login/password is not required. Visit the Court's website, <a href="http://www.gasb.uscourts.gov">www.gasb.uscourts.gov</a> to find the <b>ELECTRONIC CLAIMS</b> link and filing instructions.
<b>Multi-Court Voice Case Information System (McVCIS)</b>	An automated response for further information on this case is available 24 hours daily by calling the Multi-Court Voice Case Information System (McVCIS) toll free number 1-866-222-8029, selecting your language, and pressing 42, and then 1, to access the United States Bankruptcy Court for the Southern District of Georgia. Please have the case number, social security number, or debtor name available when calling. In addition, you may also contact the Clerk's Office directly. Please note that McVCIS is NOT the official court record. The official court record continues to be maintained only by the Clerk's Office.
<b>Other information</b>	

For The Court:

**Lucinda Rauback, CLERK**  
United States Bankruptcy Court  
Federal Justice Center  
600 James Brown Blvd  
P.O. Box 1487  
Augusta, GA 30903

Dated: 1/10/18